

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Scott W. Rotolo  
Debtor

Case No. 18-00438-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Nov 09, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2022:**

Recip ID	Recipient Name and Address
db	+ Scott W. Rotolo, 101 Furman Road, Dillsburg, PA 17019-9689
5019144	Autotrakk LLC, 1500 Sycamore Road, Montoursville, PA 17754-9303
5019146	+ Bureau of Account Management, 3607 Rosemont Avenue, Camp Hill, PA 17011-6904
5019147	+ Clearfield Motors Inc., 4048 Carlisle Road, Dover, PA 17315-3508
5019148	+ Commonwealth of Pennsylvania, Bureau of Labor and Industry, Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
5019150	+ Discover Bank, c/o Edward Stock, Esquire, 804 West Avenue, Jenkintown, PA 19046-2831
5019153	FA Condor Securitization, P.O. Box 503430, San Diego, CA 92150-3430
5019158	+ Main Street Acquisition Corp., P.O. Box 2529, Suwanee, GA 30024-0982
5019157	+ Main Street Acquisition Corp., c/o Frederic I. Weinberg, Esquire, Frederic I. Weinberg & Associates, P.C., 375 East Elm Street, Suite 201, Conshohocken, PA 19428-1973
5019162	+ Ralph Gulko, Esquire, Pressler and Presler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
5019163	+ Robert W. Williams, Esquire, Mattleman, Weinroth & Miller, 401 Route 70 East, Suite 100, Cherry Hill, NJ 08034-2410

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 09 2022 18:39:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
5019143	+ Email/Text: rperez@arcadiarecovery.com	Nov 09 2022 18:39:00	Arcadia Recovery Bureau, 645 Penn Street, Reading, PA 19601-3559
5019145	Email/Text: aleasure@autotrakk.com	Nov 09 2022 18:39:00	Autotrakk LLC, 342 Fairfield Road, Montoursville, PA 17754-8315
5046223	^ MEBN	Nov 09 2022 18:37:54	Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
5228460	+ EDI: LCIBAYLN	Nov 09 2022 23:43:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
5228461	+ EDI: LCIBAYLN	Nov 09 2022 23:43:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
5366843	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 09 2022 18:39:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
5366842	+ Email/Text: nsm_bk_notices@mrcooper.com		

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		Nov 09 2022 18:39:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
5019149	+ EDI: CCS.COM		
		Nov 09 2022 23:43:00	Credit Collection Service, P.O. Box 607, Norwood, MA 02062-0607
5019151	EDI: DISCOVER.COM		
		Nov 09 2022 23:43:00	Discover Bank, c/o Discover Bank Products Inc., 6500 New Albany Road, New Albany, OH 43054
5022949	+ EDI: DISCOVER.COM		
		Nov 09 2022 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5019152	+ Email/Text: bknotice@ercbpo.com		
		Nov 09 2022 18:39:00	Enhanced Recovery Company, P.O. Box 57547, Jacksonville, FL 32241-7547
5448169	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Nov 09 2022 18:39:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,
5448168	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Nov 09 2022 18:39:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5019154	EDI: IRS.COM		
		Nov 09 2022 23:43:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
5019155	Email/Text: camanagement@mtb.com		
		Nov 09 2022 18:39:00	M&T Bank, 1 Fountain Plaza, 7th Floor, P.O. Box 840, Buffalo, NY 14203
5019156	Email/Text: camanagement@mtb.com		
		Nov 09 2022 18:39:00	M&T Bank, P.O. Box 900, Millsboro, DE 19966
5042078	EDI: BL-CREDIGY.COM		
		Nov 09 2022 23:43:00	Main Street Acquisition Corp., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5019160	+ Email/Text: bankruptcydpt@mcmcg.com		
		Nov 09 2022 18:39:00	Midland Funding, LLC, 2365 Northside Drive, #300, San Diego, CA 92108-2710
5019728	+ EDI: RECOVERYCORP.COM		
		Nov 09 2022 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5019161	EDI: PENNDEPTREV		
		Nov 09 2022 23:43:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
5019161	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Nov 09 2022 18:39:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
5021606	+ EDI: PENNDEPTREV		
		Nov 09 2022 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5021606	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Nov 09 2022 18:39:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5047793	Email/PDF: resurgentbknofications@resurgent.com		
		Nov 09 2022 18:48:39	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5019164	+ Email/Text: notices@burt-law.com		
		Nov 09 2022 18:39:00	Yale D. Weinstein, Esquire, Burton Neil & Associates, P.C., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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cr		Community Loan Servicing, LLC
cr		M&T BANK
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5019159	##+	Menges & McLaughlin, P.C., d/b/a Trinity Law, 145 E. Market Street, York, PA 17401-1221

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor COMMUNITY LOAN SERVICING LLC F/K/A BAYVIEW LOAN SERVICING, LLC bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-2 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmlawgroup.com
Tracy Lynn Updike	on behalf of Debtor 1 Scott W. Rotolo tlupdike@mette.com rkvansteenacker@mette.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1

**Scott W. Rotolo**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0155

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-00438-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott W. Rotolo

11/9/22**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**